#### **ONTARIO ENERGY BOARD**

**IN THE MATTER OF** the *Ontario Energy Board Act, 1998*, S.O. 1998, c. 15, (Schedule B) (the "Act");

**AND IN THE MATTER OF** a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269).

#### SECOND SUPPLEMENTARY MOTION RECORD

August 11, 2017

STIKEMAN ELLIOTT LLP
Barristers & Solicitors

5300 Commerce Court West 199 Bay Street Toronto, Canada M5L 1B9

Glenn Zacher LSUC# 43625P

Tel: (416) 869-5688 gzacher@stikeman.com

Genna Wood LSUC#64287N

Tel: (416) 869-6852 Fax: (416) 947-0866 gwood@stikeman.com

Lawyers for Planet Energy

TO:

STOCKWOODS LLP

TD North Tower

77 King St West, Suite 4130 Toronto, ON M5K 1H1

**Andrea Gonsalves** 

Tel: (416) 593-3494 **Justin Safayeni** Tel: (416) 593-3494

Fax: (416) 593-9345

Lawyers for Ontario Energy Board

AND TO:

**ONTARIO ENERGY BOARD** 

2300 Yonge Street Toronto, ON M4P 1E4

Kirsten Walli, Board Secretary

Tel.: 416-481-1967 Fax: 416-440-7656

AND TO:

James MacArthur

AND TO:

Kayvan Nahid

AND TO:

**Roobinet Andrassin** 

AND TO:

**Robert Hawkins** 

# INDEX

#### **ONTARIO ENERGY BOARD**

IN THE MATTER OF the *Ontario Energy Board Act, 1998*, S.O. 1998, c. 15, (Schedule B) (the "Act");

**AND IN THE MATTER OF** a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269).

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# TAB 1

#### **ONTARIO ENERGY BOARD**

**IN THE MATTER OF** the *Ontario Energy Board Act, 1998*, S.O. 1998, c. 15, (Schedule B);

**AND IN THE MATTER OF** a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269).

# AFFIDAVIT OF MARGARET GUNRAJ (Sworn August 11, 2017)

- I, Margaret Gunraj, of the City of Brampton, Province of Ontario, MAKE OATH AND SAY:
- 1. I am a litigation administrative assistant with Stikeman Elliott LLP in Toronto, lawyers for Planet Energy (Ontario) Corp. ("Planet Energy"). As such, I have personal knowledge of the matters deposed herein except where stated to be based on information and belief, in which case I verily believe such information to be true.
- 2. Attached hereto and marked as Exhibit "A" is a copy of an email from Kayvan Nahid to Mel Hogg/Doris Loo, dated Friday, July 21, 2017, enclosing correspondence.
- 3. Attached hereto and marked as Exhibit "B" is a copy of an email from Justin Safayeni to Glenn Zacher and Mel Hogg, dated August 1, 2017, enclosing email correspondence.

Attached hereto and marked as Exhibit "C" is a copy of a letter from Justin Safayeni 4. to Glenn Zacher and Mel Hogg, dated August 9, 2017, enclosing a Sales Binder.

SWORN BEFORE ME at the City of

Toronto, Ontario, on Afraust 11, 2017.

Commissioner for Taking Affidavits
VIRTUNIA WED

**IN THE MATTER OF** the *Ontario Energy Board Act*, 1998, S.O. 1998, c. 15, (Schedule B);

EB-2017-0007

**AND IN THE MATTER OF** a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269).

# AFFIDAVIT OF MARGARET GUNRAJ (Sworn August 11, 2017)

### STIKEMAN ELLIOTT LLP

Barristers & Solicitors 5300 Commerce Court West 199 Bay Street Toronto, ON M5L 1B9

#### Glenn Zacher LSUC#43623P

Tel: (416) 869-5688 gzacher@stikeman.com

#### Genna Wood LSUC#64287N

Tel: (416) 869-6852 Fax: (416) 947-0866 gwood@stikeman.com

Lawyers for Planet Energy

# TAB A

# EXHIBIT "A"

referred to in the Affidavit of

# MARGARET GUNRAJ

Sworn August 11, 2017

Commissioner for Taking Affidavits

### Margaret Gunraj

From:

Kayvan Nahid

Sent:

Friday, July 21, 2017 12:42 PM

To:

Mel Hogg

Cc:

Birgit Armstrong

Subject:

Re: Planet Energy (Ontario) Corp. - EB-2017-0007

Kayvan Nahid has shared a OneDrive file with you. To view it, click the link below.

Document1.pdf

Hi Doris,

Please find out attached file.

Kayvan

From: Doris Loo <<u>DLoo@stikeman.com</u>> on behalf of Mel Hogg <MHogg@stikeman.com>

Sent: July 7, 2017 3:47 PM

**To:** 'BoardSec@ontarioenergyboard.ca';

Cc: Michael.Bell@oeb.ca; lan.Richler@oeb.ca; JustinS@stockwoods.ca; AndreaG@stockwoods.ca; Glenn Zacher

Subject: Planet Energy (Ontario) Corp. - EB-2017-0007

On behalf of Planet Energy (Ontario) Corp., we attach:

Supplementary Motion Record Written Submissions **Book of Authorities** 

Should you have any questions, please do not hesitate to contact me.

Doris Loo

Legal Administrative Assistant to Mel Hogg and Khrystina McMillan Tel: (416) 868-2266

dloo@stikeman.com

If you do not wish to receive our email marketing messages, please unsubscribe

STIKEMAN ELLIOTT LLP Barristers & Solicitors

5300 Commerce Court West, 199 Bay Street, Toronto, ON, Canada M5L1B9

www.stikeman.com

VANCOUVER TORONTO MONTREAL OTTAWA CALGARY **NEW YORK** LONDON SYDNEY

This e-mail is confidential and may contain privileged information. If you are not an intended recipient, please delete this e-mail and notify us immediately. Any unauthorized use or disclosure is prohibited.

Hi Doris Loo,

I spoke with Miss Armstrong, she asked me about some documents from ACN , sorry I don't have any contract letter with my customer ,every contract it was online.

Regards

Kayvan Nahid

# TAB B

# EXHIBIT "B"

referred to in the Affidavit of

# MARGARET GUNRAJ

Sworn August 11, 2017

Commissioner for Taking Affidavits

### **Margaret Gunraj**

From:

Justin Safayeni < JustinS@stockwoods.ca>

Sent:

Tuesday, August 01, 2017 10:49 AM

To:

Glenn Zacher; Mel Hogg

Cc:

Andrea Gonsalves

Subject: Attachments:

Jim MacArthur documents 4340\_001.pdf; Jim MacArthur; Jim MacArthur

Glenn, Mel,

Mr. MacArthur provided the following documents over email and hard copy (the PDFs) to the Enforcement team last week, in response to repeated requests for documents.

My understanding is that additional documents from Mr. MacArthur may be forthcoming.

Justin

# Justin Safayeni STOCKWOODS

TD North Tower Suite 4130 - 77 King Street West Toronto, Ontario, Canada M5K 1H1

Direct: (416) 593-3494 | Fax: (416) 593-9345

Mobile: (647) 963-5486

www.stockwoods.ca | justins@stockwoods.ca

This message is intended only for the persons to whom it is addressed. It should not be read by, or delivered to any other person, as it may contain privileged or confidential information. If you have received this message in error, please notify us immediately by returning it to justins@stockwoods.ca.



Jim MacArthur

# **MyACN Email Account Activated**

email.support@acnrep.com <email.support@acnrep.com> Reply-To: email.support@myacn.email Fri, May 22, 2015 at 5:46 PM

To.



#### JIM D MACARTHUR:

Your ACN email account has been activated. To access your account directly, click on this link (or copy and paste the URL into your browser): http://www.myacn.email. You can also access your email account via the ACN IBO Portal.

Your login credentials are:

Username:

Password:

You will be prompted to change your password the first time you log in.

If you have trouble accessing your account, please contact support.

- ACN Email Administrator

Thanks,

ACN Email Support http://www.myacn.email/ContactSupport

I purchased a HydroContract from Planet Energy acct no

The Hydro started flowing June 15th, 2015 through Plantet Energy

I sold the house in Dec /2015...I operated my Business from that house ...I moved my Business Office to another location. There was no opportunity for me to transfer the Hydro Contract

I was not aware of the Cancellation Penalty,,approx \$1400

In the Terms and Conditions of my contract it is my understanding by moving my business where I am unable to transfer the Contract..there would be no cancellation fee

The \$1400 was sent to a Collection Agency which has been relentless and threatening to ruin my credit rating

I am looking for some help and direction to have the Penalty removed Sincerely

**Robert Hawkins** 

Jim MacArthur	
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**BBB** 

Jim MacArthur
To: Bob Hawkins

Gmail

Tue, May 17, 2016 at 1:16 PM

You need to send your response but have to be careful what we say

- 1. In the PE response they say they provided you with all the documents...the truth is <u>you were not given a copy of the contracts from your ACN rep..your ACN rep signed you up and you were not there when it was done</u>
- 2. As for the Affadavit you need to send a copy of the Affadavit
- 3. As for an explanation...PE requested the document on March 16/2016 by fax..there is no reference of PE requesting it ..it was all verbal..however yesterday in a phone call PE confirmed it was requested...every phone call to PE is documented with notes so it is in there file..they would not send an email confirming the request because of the on going issues with BBB and OEB
- 4. On the response page there is aquestion whether you accept the PE response tick off the NO box

If you have any questions call me

Jim

Gil

Jim MacArthur

# Case #15062371 - Robert Hawkins

Andrea Tucker <Andrea.Tucker@acninc.com>
To: Jim MacArthur

Fri, Dec 18, 2015 at 11:59 AM

Hello Jim,

Thanks for sharing your concerns in regards to assisting Planet Energy Customer, Robert Hawkins with waiving the Early Termination Fee for \$1400.00. Your request has been forwarded to Upper Management for review. Once a decision has been reached, I will provide you with a status update as soon as possible.

Thanks and have a great day!

Andrea Tucker

IBO Support Coordinator

704-260-3226 Ext. 4227

From: Jim MacArthur

**Sent:** Friday, December 18, 2015 11:47 AM

**To:** Andrea Tucker **Subject:** Jim MacArthur

I actually need a separate email saying that Mr Hawkins case has been submitted to upper management for review

If you could do that it would really help

I am now trying to reach customer service at planet energy

Sent from Gmail Mobile

Cil		Jim MacArthur	13
Planet Energy	annaturi i.a. ilia ilakishi ilian ini ilia ilia ilia ilia ilia ili		viitti tittii kunnillistittii ettiin viittii sittymaanaan vaitettiin
Jim MacArthur To: Bob Hawkins		Mon, Jan 25, 20	16 at 9:35 AM

I spoke to PE on Thursday and Friday and I have been pursuing different angles to avoid paying a penalty They have suspended the Collection Action for30 days..I have a file no and name There are 2 suggestions that they made

1)talk to the new owner if possible and try and arrange for him to take over the contract or sign a new contract 2) get a letter from your lawyer stating that you ran your business at and when you sold the property you moved your office to a different location the Hydro was included in your lease..the letter can be faxed to 855-360-3041..quoting acct no may be a letter from Marvin may do

I think no 2 is the best way

Did you get the email with the wording for the email to Helen Roseman As I told you the Ontario Energy Board will be calling you directly by Wed latest

Jim

James .	•		9	·
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	Jim MacArthur			
FW: PLANET ENERGY	PENALTIES \$1340.79			
Bob Hawkins Reply-To: To: Jim MacArthur	Wed, Jan 13, 2016 at 10:47 AM			
From: Mr D. Dastur [mailto:ddastur@ Serat: January-13-16 10:01 AM	mail179-29.suw41.mandrillapp.com] On Behalf Of Mr D. Dastur			
To: Subject: PLANET ENERGY	PENALTIES \$1340.79			

Attn: ROBERT HAWKINS

Please see attachments your online contract hydro supply agreement with PLANET which you initiated with an ACN Representative in late DEC 2014----received the supply from JAN 6 2015 and cancelled the supply on DEC 11 2015----while the contract was for 5 YEARS CONTINUOUS SUPPLY.

When you breach the contract please pay your EARLY TERMINATION CHARGE OR PENALTIES without giving all kinds of excuses of middle name/etc etc. Anybody will give any excuses not to pay.

We want you to pay by certified check \$1340.79 to this company to receive in office by JAN 19 1200 pm or PLANET will take further action that may show up on your credit.

Please call here for payment only. Any dispute please speak to PLANET at 866 360 8569.

Thanking you.

-- Forwarded message ------From: Welcome < Welcome@planetenergy.ca> To: Cc: Date: Sun, 3 May 2015 13:07:05 -0500

Subject: ON Email Confirmation: ACN/PE Energy Signup

The Hydro started flowing June 15th, 2015 through Plantet Energy

I sold the house in Dec /2015... I operated my Business from that house ...I moved my Business Office to another location. There was no opportunity for me to transfer the Hydro Contract

I was not aware of the Cancellation Penalty,,approx \$1400

In the Terms and Conditions of my contract it is my understanding by moving my business where I am unable to transfer the Contract..there would be no cancellation fee

The \$1400 was sent to a Collection Agency which has been relentless and threatening to ruin my credit rating

I am looking for some help and direction to have the Penalty removed

Sincerely

**Robert Hawkins** 

Feb 22

Sold Devis - Moved himmer no address

to new allness

To Planet Energy Customer Service at Planet Energy This is to confirm that my client Mr.Robert Hawkins Planet Energy Account No sold the property at in December 2015 Mr. Hawkins operated his Business from the location Mr. Hawkins moved his business to.....?.... in Dec 2015 Mr. Hawkins was not able to transfer the Hydro Account to his new business location At that location ?..the Landlord....? Provided the Hydro Service in the lease under Once we have the letter we can send it to Planet Energy under your signature As well as emailing it **Planet Energy** 5255 Yonge St.,#1500,Toronto,Ontario,M2N5P8

To Planet Energy Customer Service at Planet Energy This is to confirm that my client Mr.Robert Hawkins Planet Energy Account No sold the property at in December 2015 Mr. Hawkins operated his Business from the location Mr. Hawkins moved his business to .....?..... in Dec 2015 Mr. Hawkins was not able to transfer the Hydro Account to his new business location At that location ?..the Landlord....? Provided the Hydro Service in the lease under Once we have the letter we can send it to Planet Energy under your signature As well as emailing it **Planet Energy** 5255 Yonge St.,#1500,Toronto,Ontario,M2N5P8



Jim MacArthur

# Jim MacArthur ACN

Complaint

Jim MacArthur

Tue, Feb 16, 2016 at 2:41 PM

To: ismall@planetenergy.ca

I was referred to you by Tony Baggeta ACN Senior VP

I have been having a problem with Customer Service re my client Mr.Robert Hawkins

I have been authorized to act on his behave for all 5 accounts

6 Complaint

Mr.Hawkins purchased 5 Hydro contracts in May of 2015 and the Hydro started flowing through PE in June of 2015

The 5 properties are residential houses

In Dec of 2015 Mr. Hawkins sold one of the houses on

He operated his business from this location

When the house was sold Mr. Hawkins moved his business to

There was also 2 rental apartments in that house

At the new location the Hydro is included in his rent

PE assessed an early cancellation penalty of approx \$1340.00

PE is requesting a lawyers letter confirming he moved his business from

Mr.Hawkins did not use a lawyer when the deal was closed.in fact his Real Estate agent looked after the closing Therefore I am not able to provide a lawyers letter

When I sold Mr, Hawkins the contracts I was negligent in not pointing out all the cancellation conditions I need help in getting the \$1340 cancelled

Mr. Hawkins called the OEB and complained..OEB wrote to PE and PE had 21 days to contact Mr. Hawkins which has now expired and he did not get a call from PE

He also sent an email to Ellen Roseman at the Torontot Star

The same issue has happened on another house he sold which closes March 1/2016

He has been assessed early cancellation fee of \$250

That house is located on

That account no is

Under the circumstances I am requesting to have the cancellation fees eliminated

Mr. Hawkins still has 3 houses with ACN...

Mr. Hawkins is holding me personally responsible to cover the cancellation fees on the basis that I failed to inform him of the Terms and Conditions on the PE contract

Can you help me?

Jim MacArthur

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	8 8

Jim MacArthur	

# Jim MacArthur ACN

Complaint

Jim MacArthur

Wed, Feb 17, 2016 at 5:11 PM

To: CustomerRelations < CustomerRelations@planetenergy.ca>

I was told by a customer rep that if we could get a letter confirming Mr.Hawkins office was in the location and then moved his office to a new location where his lease included Hydro ...that would then be what was needed to waive the cancellation fee ??????

[Quoted text hidden]

Leila



Jim MacArthur

### Jim MacArthur ACN IBO

Jim MacArthur

Mon, Feb 22, 2016 at 5:13 PM

To: jsmall@planetenergy.ca, Bob Hawkins

On Feb 16th I lodged a complaint re Mr.Robert Hawkins acct I did receive correspondence from Customer Relations
I have arranged an extension withholding collection action until March 25

There are 2 issues I need to resolve

1. I was told by Customer Service before I got you involved that if I was able to get a letter confirming Mr.Hawkins operated his business from the location and when the property sold he moved his office to a location in where the Hydro is included...I have sent several emails to Customer Service to confirm that if I get a letter the Cancellation Penalty would be Waived

Originally Customer Service advised they wanted a lawyers letter confirming

I explained Mr. Hawkins did not use a lawyer for the closing of the sale and that in fact his real estate agent handled the whole transaction

I was told to get a letter from the real estate agent who handled the closing for Mr. Hawkins

I need your help to find out if this correct..I called Customer Service today and they told me there is no record on file since the account shows closed because of the sale and cancellation of the Hydro Account

2. On Feb 17th I received an email from Customer Relations indicating the Cancellation Penalty would stand However in the same email it said "Planet Energy would be happy to review options pertaining to the early termination charges

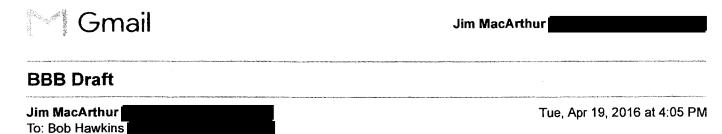
I have not had a reply ???????

This whole issue is my fault and I am being held accountable by Mr. Hawkins...I did not review the Terms and Conditions with him when I signed him up

Now everybody runs for cover and I am held out to dry

I need to get this resolved with my questions answered as soon as possible Mr. Hawkins has sent a complaint to the OEB as well as an email to Ellen Roseman of the Toronto Star

I can be reached at



My name is Robert Hawkins and I can be reached by phone at

from

I purchased a Hydro Contract for my house at Planet Energy a division of ACN Canada..my account no with Planet Energy is

The hydro started flowing in June 2015...I sold my house in Dec 2015

I was Assessed an early termination fee of \$1400

At no time was I made aware of the Termination Fee by the Sales Person from ACN Canada

The \$1400 was sent to a Collection Agency who are now threatening to 'Ruin' my Credit Rating if I don't pay immediately

I need help in stopping the this outrageous penalty

Contact Information

Planet Energy-1-866-360-8569

ACN Canada-1-888-383-8226

Jim MacArthur

Jim MacArthur ACN

Complaint

CustomerRelations < CustomerRelations@planetenergy.ca>

To: "h20hamish@gmail.com"



Wed, Feb 17, 2016 at 5:0\ PM

Thank you for your reply. As the consumer enrolled online via Planet Energy's enrollment portal, the cancellation provisions are very clear and outlined in full for all confumers.

After review, Planet Energy does not believe that removal of the early termination charges is applicable for the consumer's accounts.

Planet Energy would be happy to review the consumer's options for enrollment, as there may be unexplored options for the existing properties. Or, Planet Energy would be happy to review options pertaining to the early termination charges.

Should you have any further questions, please advise.

Thank you.

N MARON 25/ # 45452.

# **Customer Relations**



5255 Yonge St Suite 1500 Toronto ON M2N 6P4 Toll Fee: 1-866-360-8569 | Fax: 1-855-360-3041 customerrelations@planetenergy.ca

www.planetenergy.ca

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Jim	MacArthur	

# Jim MacArthur ACN IBO-02419593 Complaint

CustomerRelations < CustomerRelations@planetenergy.ca>

Wed, Feb 17, 2016 at 2:30 PM

Good Afternoon Mr. MacArthur,

Thank you for your email below. Please accept the following email on behalf of Mr. Small.

We wish to get a few facts clear, and we appreciate your timely response. We can confirm that 2/5 accounts have discontinued service or are pending discontinuation of service. Can you please advise if the consumer is going to discontinue services of any further accounts prior to the end of the agreements terms?

Can you please confirm that the consumer enrolled the five locations online with Planet Energy.

Thank you, we look forward to your replies.

# **Customer Relations**



5255 Yonge St Suite 1500 Toronto ON M2N 6P4 Toll Fee: 1-866-360-8569 | Fax: 1-855-360-3041 customerrelations@planetenergy.ca www.planetenergy.ca

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From: Jim MacArthur

**Sent:** February-16-16 2:42 PM



Executively in the second	Jim MacArthur
Jim MacArthur ACN	Complaint
Jim MacArthur To: jsmall@planetenergy.ca	Tue, Feb 16, 2016 at 2:41 PM
I was referred to you by Tony Baggeta ACN Soll have been having a problem with Customer Soll have been authorized to act on his behave if Mr. Hawkins purchased 5 Hydro contracts in Mr. 2015  The 5 properties are residential houses In Dec of 2015 Mr. Hawkins sold one of the house have the operated his business from this location when the house was sold Mr. Hawkins moved There was also 2 rental apartments in that how At the new location the Hydro is included in his	Service re my client Mr.Robert Hawkins for all 5 accounts lay of 2015 and the Hydro started flowing through PE in June of uses or his business to use
PE assessed an early cancellation penalty of a PE is requesting a lawyers letter confirming he Mr.Hawkins did not use a lawyer when the dea Therefore I am not able to provide a lawyers le	e moved his business from moved his business from all was closed in fact his Real Estate agent looked after the closing
When I sold Mr,Hawkins the contracts I was no I need help in getting the \$1340 cancelled	egligent in not pointing out all the cancellation conditions
Mr.Hawkins called the OEB and complained0 has now expired and he did not get a call from He also sent an email to Ellen Roseman at the	
The same issue has happened on another house has been assessed early cancellation fee of that house is located on That account no is	
Under the circumstances I am requesting to he Mr. Hawkins still has 3 houses with ACN  Mr. Hawkins is holding me personally responsi him of the Terms and Conditions on the PE co Can you help me?	ble to cover the cancellation fees on the basis that I failed to inform

Jim MacArthur

# STATUTORY DECLARATION

CANADA Province of Ontario	) ) )	IN THE MATTER OF
TO WIT:	)	AND IN THE MATTER OF Planet Energy Account No.
I, ROBERT HAWKINS	,	
of the	in the	
	<b>.</b> ;,	
and Province of Ontario,		
DO SOLEMNLY DECLARE	THAT:	
1. I am the former owr	ner of the pr	roperty at
2. The property was so	old on Dece	ember 10, 2015 and I no longer reside at the property.
AND I make this solemn Desame force and effect as if r	eclaration conade	onscientiously believing it to be true, and knowing that is of the roath.
his day of February, 2		ROBERT HAWKINS
Marian HU	Inning the stary of the stary o	

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*.				

# **Margaret Gunraj**

From:

Jim MacArthur

Sent:

Wednesday, July 26, 2017 1:28 PM

To:

Birgit Armstrong
Jim MacArthur

Subject: Attachments:

ACN commissions.htm

I have attached a screen shot of an ACN commission report At top right corner you can see a portal '[TRAINING which I was aware of but never did use it ACN has locked me out of my account and my Back Office and my website

I can try and send you links ???? I can also give you the codes to log into my account

James MacArthur

<u>Print</u>

Help

E

My Business

Messages
Customers
Downline Reporting
CABs & Commissions
Your Business Assistant

Review Your CAB and Commission Statement

Select Country:
Canada (English)

This tool allows you to view payments made to your position including the amount of both CAB and commission payments and the dates they were paid. These statements do not replace any official government tax forms. They only serve as an informational statement for internal Independent Business Owner use and are not intended for tax filing purposes. Payment details will remain in the fields below for one calendar year from the PAYMENT DATE.

E

IEE

Payment Date	Amount	Payment Method	Payment Type
21 July 2017	CAD 36.51	CHECK	COM
16 June 2017	CAD 54.89	CHECK	COM
19 May 2017	CAD 117.32	CHECK	COM
21 April 2017	CAD 115.47	CHECK	COM
17 March 2017	CAD 63.62	CHECK	COM
<u>17 February 2017</u>	CAD 75.36	CHECK	COM
20 January 2017	CAD 72.92	CHECK	COM
16 December 2016	CAD 64.94	CHECK	COM
18 November 2016	CAD 41.39	CHECK	COM
21 October 2016	CAD 75.18	CHECK	COM
16 September 2016	CAD 68.76	CHECK	COM
19 August 2016	CAD 48.67	CHECK	COM
15 July 2016	CAD 173.16	CHECK	COM
20 May 2016	CAD 85.79	CHECK	COM
15 April 2016	CAD 123.58	CHECK	COM
18 March 2016	CAD 49.18	CHECK	COM
19 February 2016	CAD 56.19	CHECK	COM
15 January 2016	CAD 56.19	CHECK	COM
18 December 2015	CAD 35.13	CHECK	COM
20 November 2015	CAD 31.57	CHECK	COM
16 October 2015	CAD 36.17	CHECK	COM
18 September 2015	CAD 30.59	CHECK	COM
21 August 2015	CAD 32.00	CHECK	COM

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### **Margaret Gunraj**

From:

Jim MacArthur

Sent:

Wednesday, July 26, 2017 1:52 PM

To:

Birgit Armstrong

Subject:

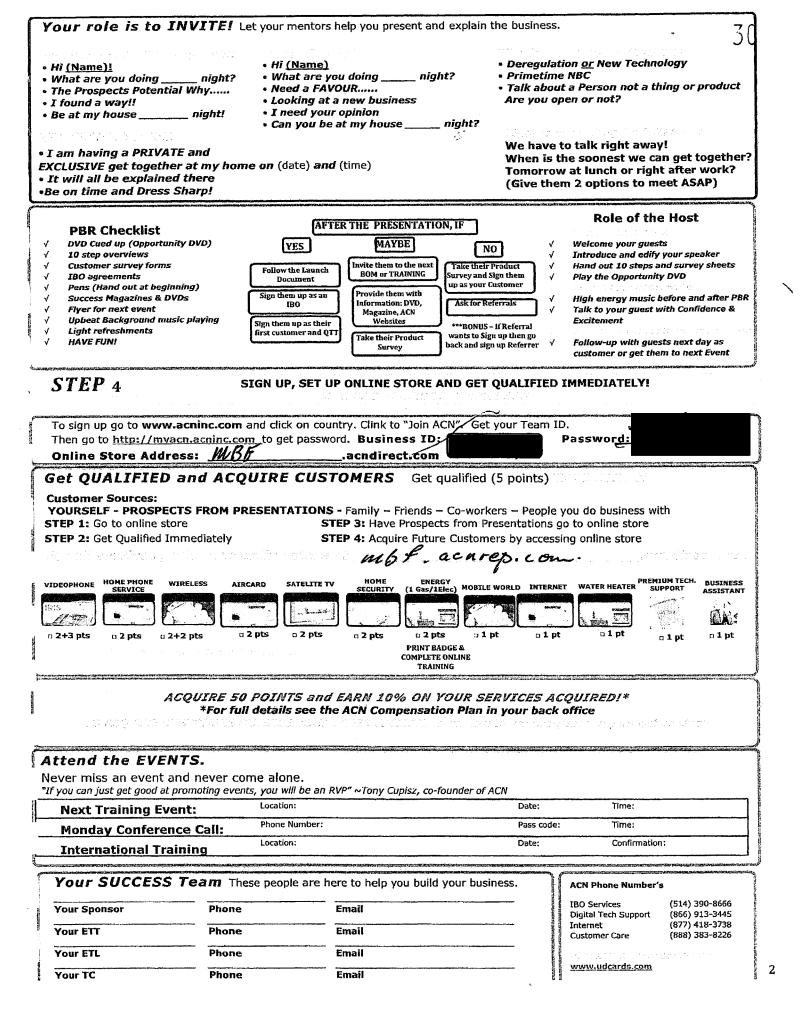
Jim MacArthur

Attachments:

Sign up doc.jpg

I have attached a copy of the document I received when I signed up with ACN That is all I got for my \$500.00

Jim





#### **Margaret Gunraj**

From:

Jim MacArthur

Sent:

Wednesday, July 26, 2017 2:52 PM

To: Subject: Birgit Armstrong Jim MacArthur

Attachments:

Cert of Completion.jpg

I have attached a copy of the Certificate of Completion I received after I signed up I did not take the Test

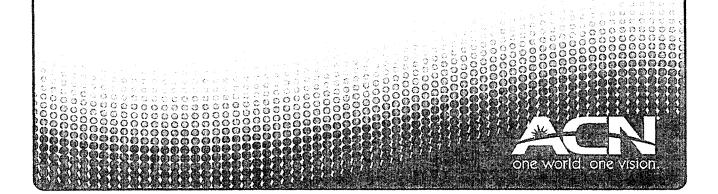
It was somebody in ACN that did the test

As well when I got my Badge to sell Energy Products someone in ACN did the test

Jim MacArthur

## Certificate of Completion

MACARTHUR, JIM D has completed viewing: Product Training



I did not read Product Training None of us did I'm Manfortha

# TAB C

## EXHIBIT "C"

referred to in the Affidavit of

## MARGARET GUNRAJ

Sworn August 11, 2017

Commissioner for Taking Affidavits

34

## **STOCKWOODS**

**Justin Safayeni**Direct Line: 416-593-3494
Direct Fax: 416-593-9345

justins@stockwoods.ca

August 9, 2017

#### **VIA COURIER**

Glenn Zacher / Mel Hogg Stikeman Elliott 5300 Commerce Court West 199 Bay Street Toronto, ON M5L 1B9

Dear Glenn / Mel:

Re: In the Matter of a Notice of Intention to Make an Order for Compliance et al against

**Planet Energy** 

File No. EB-2017-0007

Enclosed you will find a "Sales Binder" provided to us by Jim MacArthur.

Yours truly,

Justin Safayeni

Encl.

cc: Jim MacArthur (via email)

File No. EB-2017-0007

#### **ONTARIO ENERGY BOARD**

IN THE MATTER OF the Ontario Energy Board Act, 1998, S.O. 1998, c. 15, (Schedule B);

AND IN THE MATTER OF a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269)

## SALES BINDER (per Letter of August 2, 2017 from J. MacArthur)

#### STOCKWOODS LLP BARRISTERS

TD North Tower 77 King Street West Suite 4130, P.O. Box 140 Toronto-Dominion Centre Toronto, ON M5K 1H1

Andrea Gonsalves LSUC #52532E

Email: AndreaG@stockwoods.ca

Justin Safayeni LSUC #58427U

Email: JustinS@stockwoods.ca

Tel: 416-593-7200 Fax: 416-593-9345

Lawyers for the Ontario Energy Board Enforcement Staff

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as listed										
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MANAGEMENT TO THE STATE OF THE	• Email from to Jim MacArthur sent May 4, 2015									
	<ul> <li>Regulated Price Plan (RP-2004-0205)</li> <li>Email from webmaster@ontarioenergyboard.ca to</li> </ul>									
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2.	ACN High Speed Internet + Voice									
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Aug 2-4/2017

Justin

This is the pages from my SAIBBOOK

Anot I used to Show potential

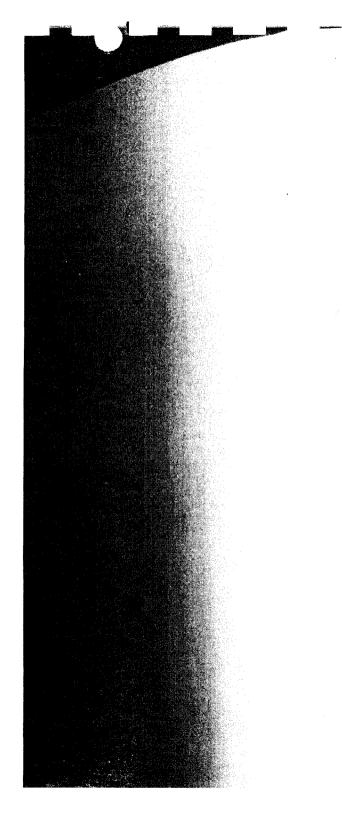
Customers when signer them up

to buy ACA(Phanes Fierry) products

Emails to Jaclow.

Jua Arthur

## TAB 1



## MACARTHUR, JIM D

Planet Energy (Ontario) Corp. 800 - 10 Kingsbridge Garden Circle Mississauga, ON L5R 3K6 866-360 3193

Electricity Marketing License Gas Marketing License II

myacncanada.ca

(To place orders & for customer service)

planetenergy.ca (Other information)







**BUSINESS ID** MACARTHUR, JIM D TITLE: AUTHORIZED INDEPENDENT BUSINESS OWNER BADGE EXPIRATION DATE 5/27/16

Planet Energy (Ontario) Corp.

The above named is not a representative of any Electricity or Natural Gas distribution company, nor associated with the Ontario Energy Board or Government of Ontario.

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Jim MacArthur

#### Fwd: The Wynne Version Of Electrical Rate Relief

To: Jim MacArthur

Mon, May 4, 2015 at 8:46 PM

Thought you might like this.

### THE WYNNE VERSION OF ELECTRICITY RATE RELIEF

On April 24, 2014, Ontario Premier Kathleen Wynne announced that the Debt Retirement Charge (DRC), a 0.7 cent-per-kWh charge on Ontario electricity consumers, would be terminated at the end of 2015. The Premier described this as a move that would "bring significant rate relief". Is this true?

As background, the 0.7 cent charge may sound small, but it isn't. It collects about \$900 million every year from Ontario electricity ratepayers. The charge was introduced in 2002 to pay for the "residual stranded debt" of the former Ontario Hydro. The original residual stranded debt, back in 1998, was \$7.8 billion.

In the 2012 Ontario Budget, it was revealed that, up to March 31, 2012, the Ontario government (through the Ontario Electricity Financial Corporation) had collected \$12.8 billion dollars as a result of the debt retirement charge. In the fall 2013 Update, the Finance Minister reported that, although about \$1.5 billion more had been collected to that point in time, the remaining residual stranded debt was \$11.3 billion. So, after paying about \$14.3 billion to retire a \$7.8 billion debt, Ontario ratepayers still owed \$11.3 billion. This amazing arithmetic is due to the Ontario government's addition of interest to the original amount owing and its switching of certain costs incurred by Ontario Hydro's successor companies unto the "residual stranded debt account".

This is a story that the Ontario Auditor General may someday want to investigate. Let us return, however, to the claim that removing the DRC will result in significant rate relief.

By the end of December, 2015, the DRC will have collected \$15.5 billion, so Ontario ratepayers will have paid almost double the original \$7.8 billion owing.

Just one year ago, the Ontario Energy Board approved an electricity (i.e. commodity charge) rate increase that cost the average ratepayer \$3.63 a month, or \$44 annually. It followed that with another increase in November 2013 raising rates by \$4.00 per month, or \$48 annually. Then, on April 1, 2014, there was another increase of \$2.83 per month, or \$34 annually. Those increases did not include rate increases for the "delivery" or "regulatory" lines on our electricity bills, which also increased. So, in just one year, the electricity rates jumped \$126 annually and Wynne's announced rate relief won't happen until the end of 2015.

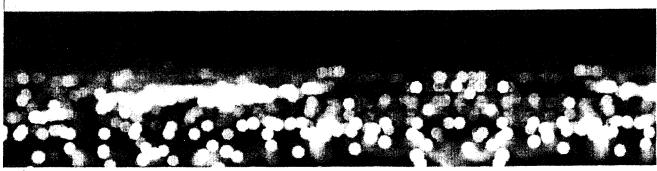
2015 just happens to also be the year the Ontario Clean Energy Benefit (OECB) ends. The OECB reduces the average bill by \$13.30 per month or \$160 annually. Ontario's taxpayers pay it, so it is a subsidy from residents' right pockets to their left pockets. The average bill (electricity, or "commodity charge" only) at the start of 2016 will thus be \$286 higher on an annual basis than it was as of April 30, 2013. Adding the HST brings the increase to \$323. There will also be further increases from the Ontario Energy Board's scheduled rate setting on December 1, 2014, May 1, 2015 and December 1, 2015; those will add a minimum of \$100 to homeowners' electricity costs.

In other words, the average residential bill will have jumped by approximately \$425 per year. That represents a 25% increase in electricity rates in two years before Premier Wynne's "significant rate relief" of \$160 per year occurs. Just as the DRC is ended, another scheduled charge from the recent announcement (aimed at reducing energy poverty) of \$11 will be added.

By December 1, 2015, our electricity costs for residences will be charged out at over 21 cents per kilowatt (kWh). That will only get worse as more contracted wind and solar plants enter the grid. Add in expected increases in the "delivery" and "regulatory" lines, tack on HST and all-in costs will be in the neighborhood of 30 cents a kWh! Ontario residents will be challenging Germany and Denmark for the privilege of having the most expensive rates in the industrialized world.

Some relief!

Please share this important information with all of your contacts!



## Ontario Energy Board

## Regulated Price Plan (RP-2004-0205)

#### **Final RPP Variance Settlement Amount**

On April 1, 2005, the Board's Regulated Price Plan (the "RPP" or "price plan") came into effect. As of July 1, 2005, a consumer who leaves the RPP will either pay or receive a "final RPP variance settlement amount". This amount will reflect the consumer's share of any accumulated variance between the actual price paid to generators and the forecast price paid by price plan consumers. If consumers have been paying more for electricity than was paid to generators, this amount will be a credit. If consumers have been paying less, it will be a charge. The variance account that tracks the difference is held by the Ontario Power Authority (the "OPA").

The "final RPP variance settlement amount" applies to a price plan consumer who: (1) cancels their account and moves outside of the Province of Ontario; (2) switches to a retailer; (3) elects the spot market pricing option; or (4) no longer remains eligible for the Regulated Price Plan. This amount will be referred to as "RPP settlement" on the electricity bills of applicable consumers and will be calculated by the consumer's distributor. If the consumer was on RPP prices for a continuous 12-month period prior to exiting the RPP, the distributor will multiply the applicable "final RPP variance settlement factor" by the individual consumer's consumption over the most recent 12 months. If the consumer was on RPP pricing for less than 12 months prior to exiting RPP, they will receive a pro-rated settlement based on their actual consumption for that less-than-12-month period multiplied by the applicable settlement factor.

In calculating the final RPP variance settlement amount for consumers leaving the price plan, distributors will use the final RPP variance settlement factor that is in effect (posted on this web page) on the date of the consumer's final meter read. Therefore, due to the time lag between a meter read and billing, the factor used in the calculation may be different from the value that appears on this web page when the consumer receives their bill. A Compliance Bulletin discusses this matter in further detail.

The table below shows the current "final RPP variance settlement factor". The information on this web page will be **updated by the OEB on a monthly basis**. It will be used for billing purposes by electricity distributors and retailers (using retailer-consolidated billing) for consumers who left the price plan. When the OPA has paid more to generators than has been paid by consumers, the RPP settlement is a *charge* and these values will **not** be shown in brackets in the table below. It will be a *credit* to consumers when these values are shown in brackets.

The Board has calculated the "final RPP variance settlement factor" by dividing the balance in the OPA's variance account by the total consumption of all price plan consumers over the most recent 12 months. An estimate of the "OPG Rebate" currently attributable to price plan consumers has been taken into account in this calculation by subtracting it from the OPA variance account balance to arrive at a "net" variance account balance.

#### Final RPP Variance Settlement Factor (posted on May 15, 2015)<sup>4</sup>

(To see previous Settlement Factors, click here)

XML version

#### Note:

- (1) The "final RPP variance settlement factor" is shown in both cents/kWh and \$/kWh to accommodate different billing systems. Both are links to an XLSX file that distributors and retailers can automatically download into their billing systems. This data is also available as an XML file. The current variance file can be accessed through the XML link above, and the folder directory can be accessed from the following location: http://www.ontarioenergyboard.ca/documents/rpp\_variance
- (2) When values are shown in brackets the RPP settlement is a credit.
- (3) The "OPG Rebate" is the difference, if any, between the revenue limit for some OPG generators and the price they would have received in the IESO wholesale spot market. It is also referred to as the "Ontario Non-Prescribed Asset (ONPA) Rebate". As a price plan consumer, you do not see the "OPG Rebate" on your bill because an estimate of this rebate is already included in the "Electricity" line of your bill. The "OPG Rebate" ceased on April 30, 2009.
- (4) As at April 30, 2015.

#### CONTACT

For general information about the price plan, click here.

For further information contact the Board's Industry Relations email IndustryRelations@ontarioenergyboard.ca, or by phone at 416-440-7604. The Board's toll-free number is 1-888-632-6273.

Page last updated 2015-05-15

SHARE DVB.

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Jim MacArthur

### **OEB What's New - Updated RPP Variance Settlement Factor**

webmaster@ontarioenergyboard.ca <webmaster@ontarioenergyboard.ca>

Fri, May 15, 2015 at 1:30

PN

To

The OEB released an updated variance settlement factor that is to be used by electricity distributors to calculate a one-time credit for consumers who choose to stop purchasing electricity through the Regulated Price Plan. This factor, called the "Final RPP Variance Settlement Factor" is updated on the OEB website on or around the 15th of each month.

Please visit http://www.ontarioenergyboard.ca/OEB/Industry for more information.

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# TAB 2



### PRICING FOR ACN HIGH SPEED INTERNET +VOICE

in Rogers Territories in Ontario

#### **NEW CUSTOMERS**

12 month contract term for ACN High Speed Internet

Includes World Plan Calling

Most other providers do not offer World Calling Plans (such as cable companies and Rogers)

Early Termination Fee of \$99.99

Existing customers will log into My Account to order ACN High Speed Internet Service

ACI (Indudes ACI)	N Bundled Pric High Speed Intern	cing & Speeds net & Digital Phone Service)
Deny (ofer Sofe)	000000 20000	Friest
15 Mbps	1 Mbps	\$78.99/month
30 Mbps	5 Mbps	\$86.99/month
60 Mbps	10 <b>M</b> bps	\$96.99/month
Activat	ion Fee	Waived
Shipping & H	landling Fee	Waived
Reward	s Card**	\$100

## PRICING FOR STANDALONE ACN HIGH SPEED INTERNET

in Rogers Territories in Ontario

#### NEW CUSTOMERS

12 month contract term for ACN High Speed Internet Early Termination Fee of \$99.99

## ACN High Speed Internet Pricing & Speeds

15 Mbps 1 Mbps \$55,90/month
30 Mbps 5 Mbps \$63,99/month
60 Mbps 10 Mbps \$73,99/month
Activation Fee \$30,00
Shipping & Handling Fee \$9,99
Rewards Card\*\* \$100

<sup>\*</sup>Up to speeds based on optimal conditions.

<sup>\*\*</sup> Bundled Rewards Card is \$100 when transferring number to ACN; and \$160 when taking a new number. Customers taking a new number will pay one-time fees of \$60.97 which includes the following fees: equipment, activation, and shipping. Locate the details within the Customer Rewards section of myacocanada.ca

<sup>\*</sup>Up to speeds based on optimal conditions.

<sup>\*\*</sup>Locate the details within the Oustomer Rewards section of myacricanada.ca

# TAB 3

Take advantage of our new rates, including low introductory electricity rates of up to 20% off the term price!

## enroll today!



In the news!

Natural Gas

"Natural gas futures surge above 20-month high. Gas futures are up about 36 percent since mid-February"

April 12, 2013 - Thomson Reuters

"Natural gas jumps as U.S. approves LNG export project"

May 17, 2013 - Financial Post

"Natural gas prices rise from historic lows. Wholesale natural gas prices have doubled during the last year." April 17, 2013 - The Wall Street Journal

Electricity

"Electricity prices for large users in Ontario are now among the highest in North America and are expected to increase by 40-50% further" August 18, 2013 - The Globe and Mail

"Ontario Energy Board hikes hydro rates. Adjustments will be around 2.9% per cent for a typical household's hydro usage" April 5, 2013 - CBC "Electricity rates going up. Ontario hydro customers should prepare for a jolt."

April 5, 2013 - London Free Press

"Consumer electricity rates going up" April 5, 2013 Toronto Star



If it's on, you get paid.~

- No Service Fees.
- Easy Online Sign Up.



Visit: www.myacncanada.ca/energy for full listing of product offers and promotions

PEC2013-09

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Frinted in Canad



ACN

## FREEDOM LIKE NEVER BEFORE

Eliminate Time-of-Use Pricing With Our Products.







## POWER. SMARTER.



Ontario Electricity Time-of-use Price Periods

Help your budget and the environment—run your dryer during off-peak periods.

NOW

Prices effective November 1, 2014

Off-peak

Mid-peak

1877

On-peak

For current TOU pricing, please go to www.ontarioenergyboard.ca

**MIDNIGHT** 

**MIDNIGHT** 

**MIDNIGHT** 

7

5

7

NOON

Weekends and Statutory Holidays

Noon 11

Winter
(November 1 - April 30)
weekdays

NOON 11

Summer (May 1 - October 31) weekdays



Ontario Energy Board Commission de l'énergie de l'Ontario

# TAB 4

You have chosen Ontario [diame]

#### **Product Guide**

Planet Energy offers programs to meet your energy needs.

Choose a plan based on the level of commitment you are comfortable with, and your concern about the environment.



**Union Gas Limited Customers Please Read:** to determine the correct Union Gas region your service is located within, please refer to <a href="mailto:this map">this map</a> (click on link to display).

#### Chabilib

5 year term with a fixed rate of 19.99 cents/m³. [Offer Details] [Congare]

#### **Green Stability**

5 year term with a fixed rate of 19.99 cents/m<sup>3</sup> + 1.75 cents/m<sup>3</sup>. [Offer Details] [Compare]

#### reliaRTI

You will receive a rate of \$59.99 per month for the 5 year term of your Agreement.

Customer's price will be a fixed total dollar monthly amount (\$/month) for natural gas commodity supply and is only available to residential customers.

[Offer Details] [Compare]

#### Green reliaBILL

You will receive a rate of \$59.99 per month + \$4.25 per month for the 5 year term of your Agreement.

Customer's price will be a fixed total dollar monthly amount (\$/month) for natural gas commodity supply and is only available to residential customers.

[Offer Details] [Compare]

#### Market Tracker

5 year term with a Market Tracker Variable Rate.

Customer's Price will be a variable price equal to the weighted average of Planet's short and medium term supply purchases plus compressor fuel and transportation charges plus Planet's administrative and transaction costs, marketing and overhead charges and margin (the «Market Tracker Variable Rate»).

[Offer Details] [Compare]

#### [Offer Decails] [Compare]

#### Green Market Tracker

5 year term with a Market Tracker Variable Rate + 1.75 cents/m³.

Customer's Price will be a variable price equal to the weighted average of Planet's short and medium term supply purchases plus compressor fuel and transportation charges plus Planet's administrative and transaction costs, marketing and overhead charges and margin (the «Market Tracker Variable Rate») indicated above, plus an additional environmental fee per cubic meter. [Offer Details] [Compare]

· To view Planet Energy historical rates click here

Sign Up Now!

Electricity

#### Stability

5 year term with a fixed rate of 4.99 cents/kWh. [Offer Details] [Compare]

#### **Green Stability**

5 year term with a fixed rate of 4.99 cents/kWh + 0.85 cents/kWh. [Offer Details] [Compare]

#### Peak Protection

During On-Peak hours, you will pay a fixed rate of 5.39 cents/kWh, and for Off-Peak hours you will enjoy the benefits of Planet Energy's off-peak Hourly Variable Rate, combined equals the rate you pay for the duration of your 5 year term.

On-Peak hours are from 7:00am - 11:00pm, Monday to Friday and Off-Peak hours are from 11:00pm - 7:00am, Monday to Friday & all day Saturday & Sunday. Planet Energy's off-peak hours are equal to the weighted Hourly Ontario Energy Price (HOEP), plus Planet's marketing and overhead charges and margin.

[Offer Details] [Compare]

#### **Green Peak Protection**

During On-Peak hours, you will pay a fixed rate of 5.39 cents/kWh + 0.85 cents/kWh, and for Off-Peak hours you will enjoy the benefits of Planet Energy's off-peak Hourly Variable Rate + 0.85 cents/kWh, combined equals the rate you pay for the duration of your 5 year term.

On-Peak hours are from 7:00am - 11:00pm, Monday to Friday and Off-Peak hours are from 11:00pm - 7:00am, Monday to Friday & all day Saturday & Sunday. Planet Energy's off-peak hours are equal to the weighted Hourly Ontario Energy Price (HOEP), plus Planet's marketing and overhead charges and margin.

[Offer Details] [Compare]

#### **Market Tracker**

5 year term with a Market Tracker Variable Rate.

Customer's Price will be a variable price equal to the weighted Hourly Ontario Electricity Price as published by the IESO plus Planet's marketing and overhead charges and margin (collectively, the «Market Tracker Variable Rate»).

[Offer Details] [Compare]

#### Green Market Tracker

5 year term with a Market Tracker Variable Rate + 0.85 cents/kWh.

Customer's Price will be a variable price equal to the weighted Hourly Ontario Electricity Price as published by the IESO plus Planet's marketing and overhead charges and margin (collectively, the «Market Tracker Variable Rate») plus an additional environmental fee per kilowatt hour. [Offer Details] [Compare]

- In Ontario, the utility rates you pay (known as the Regulated Price Plan or RPP) include the Global Adjustment (formerly the Provincial Benefit). When you sign with an energy marketer like Planet Energy, the Global Adjustment will appear as a separate line item on your utility bill. For more information on the Global Adjustment and the effect it has on your electricity bills, please read <u>Electricity</u> below and visit our FAO page.
- · To view Planet Energy historical rates click here
- Note: If you are currently a Planet Energy customer, you are not eligible to sign up for Planet Energy through ACN service.

Sign Up Now!

For small commercial product options please see For Business.

#### About the Markets

#### **Electricity**

The Electricity industry in Ontario is regulated by the government. Because of this, a complicated set of pricing mechanisms have been set up to ensure the Government will receive all of its necessary revenue, while still attempting to keep open market mechanisms working. These mechanisms include a **Global Adjustment (GA)** amount, a charge intended to cover any costs of contracted and regulated generation that have not been recovered through the spot price of the commodity.

The Global Adjustment is included within the **Regulated Price Plan (RPP)** for Utility electricity customers. The RPP rates take into consideration forward market projections, the forward projected Global Adjustment, and any losses or gains incurred over previous terms.

Planet Energy customers will see two line items on their Ontario utility bill: the **Retailer price** and the Global Adjustment. The Utility combines their price into multiple line Items - the RPP rate

Planet Energy rates for the Market Tracker may change monthly and are not determined until the customer is switched to Planet Energy through ACN.

Planet Energy customers also have the option to choose the Peak Protection product, an exclusive product only offered by Planet Energy for low-volume users. The Peak Protection product offers a fixed rate during high priced on-peak hours,\* and a low priced variable rate during off-peak hours\*\*. You get the stability of a fixed rate during high priced hours and the ability and benefit of taking advantage of low priced off-peak pricing in the evenings and on weekends. In addition, as with all of Planet Energy's electricity products, you DO NOT PAY TIME-OF-USE pricing.

\*On-Peak hours are from 7:00am - 11:00pm, Monday to Friday \*\*Off-Peak hours are from 11:00pm - 7:00am, Monday to Friday & all day Saturday & Sunday

The third option Planet Energy customers have in addition to the Market Tracker and Peak Protection products is the Stability product. This product offers customers the ability to lock in price protection for all of their consumption for the term of their contract.

#### **Natural Gas**

Natural Gas is one of the most volatile commodities. Contributing factors include inventories, production, consumption, weather, alternative fuels and geopolitical items. Plus, typical seasonality which would force natural gas prices up in the winter due to increased demand and down in the summer, has been reduced. Natural gas prices can now spike and trough at any time during the year.

Two items collectively create the natural gas price consumers see from their utility. The first is the **Quarterly Rate Adjustment Mechanism** or **QRAM** and the second is the **rate rider**. The QRAM represents the actual commodity cost forecasts made by the utilities. The rate rider is an adjustment to make up for any previous gains or losses during the previous quarter(s) incorrect commodity forecast. The QRAM and rate rider can change quarterly.

The Planet Energy Market Tracker rate consists of supply costs plus fuel, transportation, administrative & transaction costs, marketing and overhead charges and margin. Planet Energy adjusts its gas prices frequently to represent the actual price changes occurring in the marketplace. Whereas, the utility price adjustment lags behind actual market rates, resulting in their customers' supply rates being behind current market rates.

Planet Energy customers also have the option to choose the reliaBILL product, a unique product only offered by Planet Energy for residential users. The reliaBILL product, guarantees you pay the same total dollar amount for supply each month (\$/month) for the duration of your agreement\*. This product is great for customers who want to know exactly what their natural gas commodity supply cost will be every month.

\*Customer's consumption is limited to 3300m³ per year. If this threshold is exceeded by the customer, the customer will pay the reliaBILL monthly amount, plus the Planet Energy Market

Tracker variable natural gas supply price for the amounts above the threshold, for the Delivery Month that the adjustment is made,

The third option Planet Energy customers have in addition to the Market Tracker and reliaBILL products is the Stability product. This product offers customers the ability to lock in price protection for all of their consumption for the term of their contract.

#### **Glossary of Energy Terms**

Fixed rate: a rate that is fixed for the duration of the term of your contract.

Variable rate: a rate that fluctuates with the short term wholesale market.

Term: the length of your contract

**Units of measure:** Natural gas is measured in cubic meters (m³). Electricity is measured in kilowatt hours (kWh)

Energy: the term used to describe energy produced from traditional energy sources.

**Green Electricity and Green Natural Gas:** the term used to describe energy products, which give customers the opportunity to contribute towards Planet Energy's local Green initiatives or projects.

Home | Privacy Policy | Terms & Conditions | Historical Rates

Disclosure Statements & Price Comparisons - English | Disclosure Statements - Other Languages | Ontario Energy Board | Contact Us

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# TAB 5

## **PLANET ENERGY'S PRODUCTS & SERVICES**

#### Stability - Fixed Rate Product

- · Fixed rate product for the agreement term
- · Budget your future energy costs for the term of the agreeement
- Protect against future price increases
- Do NOT pay time-of-use rates (electricity)

#### Peak Protection (Electricity)



- · Fixed rate during On-Peak Hours, Monday to Friday Jam -11pm, and Variable rate during all other hours (Non-Peak)
- Do NOT pay time-of-use rates
- · Enjoy great stable rates during on-peak times and low rates during off-peak times
- Ideal for businesses and busy homes

## reliaBILL (Natural Gas)



- · One monthly fixed total dollar amount (\$/month) for supply
- Complete predictability of your supply costs just like equal billing but for 60 months without adjustment!
- · Only available for Residential customers.

#### Market Tracker - Variable Rate Product

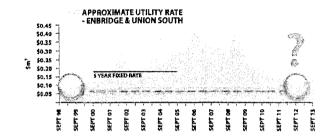
- Variable rate which fluctuates based on market rates
- · Freedom to lock in at any time during your term
- · Take advantage of currently low market rates
- Do NOT pay time-of-use rates (electricity)



Ask us how you can **GO GREEN** on all of our Ontario products!

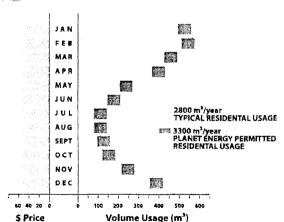
#### **NATURAL GAS SUPPLY PRICES**

Historical Natural Gas Prices



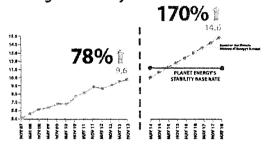
#### Planet Energy's reliaBILL Intro Price \$50.99 /month for the first year from flow date



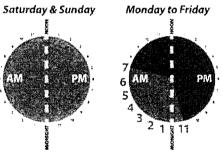


#### **ELECTRICITY PRICES**

**Utilities Weighted Average Price** Including Global Adjustment



## **Peak Protection**





\*Estimated rate from November 1 to April 30, 2014, excluding Global Adjustment



**CON-PEAK HOUR RATE** 

Note: Global Adjustment, rate based on 3 months forward looking estimate, as issued by OEB, minus error ratio adjustment, and is subject to change on a monthly basis. Average utility price based on estimated residential usage pattern of 50% off-peak, 25% mid-peak and 25% on-peak consumption

## POWER. SMARTER.



Ontario Electricity Time-of-use Price Periods

Help your budget and the environment-run your dryer during off-peak periods.

NEXT WEEK

Prices effective May 1, 2015

**MIDNIGHT** 

7

**NOON 11** 

Summer (May 1 - October 31) weekdays

**MIDNIGHT** 

NOON Weekends and **Statutory Holidays**  **MIDNIGHT** 

**NOON** 11

Winter (November 1 - April 30) weekdays

Off-peak

Mid-peak

On-peak

For current TOU pricing, please go to www.ontarioenergyboard.ca



98

**Ontario Energy Board** Commission de l'énergie de l'Ontario

# TAB 6



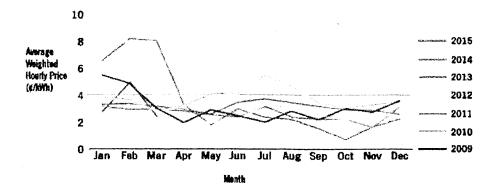
Home > Power Data > Price Overview

## **Price Overview**

Price changes in response to system needs. Here is an overview of historical prices in Ontario's electricity market.

### Monthly Average Hourly Prices, By Year

Average Hourly Prices for each month since market opening on May 1, 2002. Averages are weighted by the amount of electricity used throughout the province within each hour.



#### Also in this Section

Demand Overview
Supply Overview
Conservation Overview
Data Directory

#### **Electricity Pricing**

In Ontario, all electricity rates reflect the wholesale electricity price in some way. Learn more about the various pricing structures.

#### Average Weighted Hourly Price (¢/kWh)

Year	Average	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	3.54	2.96	5.12	2.56									
2014	3.60	6.54	8.18	8.04	3.33	1.79	2.98	2.37	2.21	1.55	0.71	1.65	2.24
2013	2.65	3.16	2.93	2.93	2.83	2.54	2.38	3.16	2.38	2.23	2.24	1.61	3.13
2012	2.41	2.56	2.23	1.55	1.72	2.01	2.19	3.37	2.93	2.51	2.24	2.66	2.55
2011	3.15	3.30	3.37	3.16	2.97	2.59	3.46	3.71	3.45	3.19	2.94	2.88	2.58
2010	3.79	3.83	3.64	2.88	3.17	4.04	4.16	5.43	4.68	3.43	3.02	3.25	3.48
2009	3.16	5.48	4.86	3.06	1.96	2.91	2.48	2.01	2.84	2.21	3.03	2.76	3.60
2008	5.17	4.25	5.44	5.82	5.14	3.65	6.23	6.23	5.00	5.23	4.71	5.36	4.83

6	1
U	l

2007	5.05	4.62	6.08	5.69	4.80	4.11	4.80	4.72	5.73	4.76	5.12	4.85	5.18
2006	4.88	5.71	4.90	5.01	4.54	4.96	4.82	5.43	5.67	3.68	4.17	5.14	4.17
2005	7.21	5.98	5.05	6.10	6.36	5.47	7.12	8.20	9.52	9.97	8.02	6.07	8.39
2004	5.22	6.95	5.43	5.02	4.73	5.05	4.94	4.78	4.55	5.13	5.04	5.38	5.28
2003	5.71	6.23	8.86	8.48	6.16	4.51	4.53	4.27	5.15	5.05	5.90	4.19	4.68
2002	5.59	-	~	-	-	3.00	3,71	6.20	6.94	8.31	5.09	5.12	5.93

#### Global Adjustment

The Global Adjustment (GA) covers the cost for providing both adequate generating capacity and conservation programs for Ontario. It is the difference between the hourly Ontario electricity price and the rates paid to regulated and contracted generators, and for conservation and demand management programs.

For more information see Global Adjustment.

How to Calculate Your Bottom Line For Class B customers paying the market price or on a retail contract.

	Year-to-Date	March 2015
Hourly Price (Weighted Average) ¢/	kWh 3.54	2.56
Global Adjustment ¢/kWh	5.09	6.29
Your Bottom Line ¢/kWh	8.63	8.85

#### Global Adjustment (¢/kWh)

All customers pay the Global Adjustment. Class A customers (large volume users) pay based on an annual determination of their coincident peak demand which in turn specifies their share of the Global Adjustment costs. Class B customers pay a share of the global adjustment through the Class B Global Adjustment rate or through the Regulated Price Plan.

The IESO publishes three variations of the Class B rates. The 1st Estimate for the Global Adjustment (GA) looks ahead to the following month's Class B rate, based on Ontario demand forecasts, estimated contract and program costs and true-ups from previous months. It is primarily used by local distribution companies for billing purposes - and for many customers is the value they will see on their bill. While the 1st Estimate is not calculated as a forecast of actual GA costs, it can provide consumers a guide against which they can compare real-time market prices. The monthly actual GA is published after the fact and is calculated using final demand and cost information. More information about the application of the Global Adjustment.

Select Year: 2015 ✓

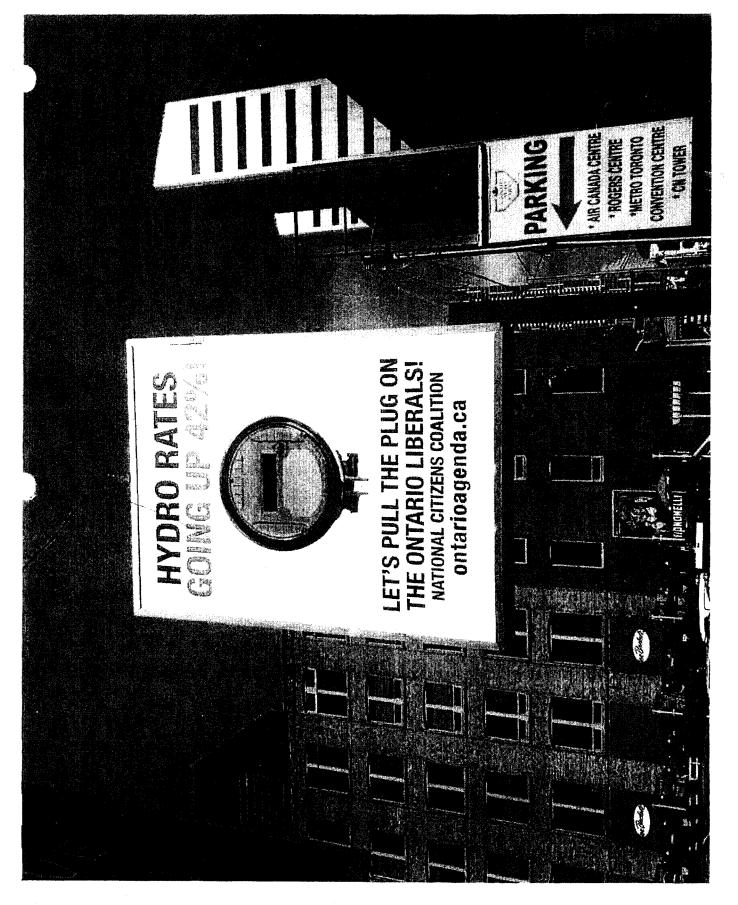
2015	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	0ct	Nov	Dec
1st Estimate	5.55	6.98	3.60	6.71							ale commence and a first first of a second first of the first firs	annumber (1994)
2nd	6.16	4.10	5.74		•			,	)		مند	
Actual	5.07	3.96	6.29	<u> </u>	Ave	crage	fe	w p	ris b	lear	5	10
			**************************************	7		7			7			

For additional GA values, see Global Adjustment Archive.

#### Download Data (.csv)

- Hourly Ontario Energy Price (HOEP), year-to-date
- HOEP Monthly Averages, since 2002

PICTURE TAKEN MAY 31 2014, AT YONGE ST. & SIMCO ST. TORONTO



ACCOUNT NUMBER

SERVICE AT

DILLING DATE

YOUR PAYMENT. PLEASE BRING ENTIRE BILL.

WHEN PAYING AT OUR OFFICE.

Oct 18,2011

## PLEASE RETURN THIS PORTION

6/2

T2 (X)

AMOUNT PAID

EACE

AMOUNT DUE

\$ 196.36 DUE DATÉ

Nov 07,2011 .

11111070000198930000196360901414944503

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96

ACCOUNT NUMBER 90-14-14944-503 SERVICE AT BULLING PERIOD SERVICE FROM TO DAYS RATE CODE READ TYPE Aug 02,11 Oct 03,11 62 RI **SMART** 

P.C.

BILLING DATE Oct 18,2011 RESIDENTIAL

NETER NUMBER PRESENT READING PREVIOUS READING MUCH CONSUMPTION: UNITS 950.17 kWh

BEFORE

The Ontario Government has taken 10% off your electricity bill to help you with the costs of building a clean energy future. Learn about the new Ontario Clean Energy Benefit: ontario.ca/energyplan or 1-888-668-4636. Residential and small business customers are eligible for this credit on electricity consumed from January 1, 2011

DESCRIPTION	- AMOUNT
Previous Bill	229.67
Penalty	3.00
TELE-PAYMENTS Sep 1	9 230,00CR
Balance Forward	2.67
Your Electricity Charges	
Supply by JustEnergy	94.48*#
Delivery	48.71*#
Regulatory Charges	6.36*#
Debt Retirement Charge	6:65*#
Global Adj 978.58kWh@0.0349	99952 34,25*#
*HLS.T. (Reg. # 857 503 346)	24.76
# Ontario Clean Energy Benefit	(-10%) 21.52CR
the state of the s	

	импио соня	DMEDION MENTANCE			WATER CORS	imption history	AMOUNT DUE
READ DATE	DAYS	CONSUMPTION	KWWDAY	READ DATE	DAYS	CONSUMPTION MYDAY	
Oct 03,11	62	950.17	15.33	the same of the sa	1 1		\$ 196.36
Aug 02,11	62	1106.50	17.85				
Jun 01,11	61	874.18	14.33				
Apr 01,11	59	1134.63	19.23				DURDATE
Feb 01,11	62	1337.76	21.58				Nov 07,2011
Dec 01,10	61	897.32	14.71				•
Oct 01,10	<b>5</b> 9	982.80	16.66				

Customer Service 1-877-963-6900

8:00 a.m. to 4:30 p.m. (Mon-Fri)

Bill #

PLEASE RETAIN THIS PORTION OF THE BILL FOR YOUR RECORDS. PLEASE BRING THE ENTIRE BILL WHEN PAYING AT OUR OFFICE. E&OE P8111018.005-1593-Q00000162



METER NUMBER

Customer Service 1-877-963-6900

8:00 a.m. to 4:30 p.m. (Mon-Fri)

T2 (G)

Bill# 317911447 RESIDENTIAL

PLEASE DETACH AND ENCLOSE THIS PORTION WITH YOUR PAYMENT. PLEASE BRING ENTIRE BILL WHEN PAYING AT OUR OFFICE

E&OE

ACCOUNT NUMBER

SERVICE AT

BILLING DATE

Feb 16,2012

AMOUNT PAID

AMOUNT DUE

\$ 108.74

DUE DATE ,

Mar 07,2012

PLEASE RETURN THIS PORTION

6/3

21203070000110040000108740901414944503

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MULT.

96

ACCOUNT NUMBER 90-14-14944-503 SERVICE AT SERVICE FROM то DAYS RATE CODE Elect. Dec 01,11 Feb 02,12 63 RI

PRESENT READING

P.C.

BILLING DATE Feb 16,2012 RESIDENTIAL

**AMOUNT** 

82.82

0.92

7.32\*#

48.39\*#

19.45CR

22.37

PREVIOUS READING

CONSUMPTION UNITS 1045.09

kWh

TELE-PAYMENTS Balance Forward

DESCRIPTION

Previous Bill

Penalty

.. Delivery

Jan 30 150.00CR 66.26CR

Your Electricity Charges Retailer Bill Amount

64.34\*# 45.03\*# 7.00\*#

.. Regulatory Charges .. Debt Retirement Charge

# Ontario Clean Energy Benefit (-10%)

Global Adj 1076.34kWh@0.04495678 \* H.S.T. ( Reg. # 857 503 346 )

**AFTER** 

The Ontario Government has taken 10% off your electricity bill to nelp you with the costs of building a clean energy future. Learn shout the new Ontario Clean Energy Benefit: antario.ca/energyplan or 1-888-668-4636.
Residential and small business customers are eligible for this

inergy provided through PLANET ENERGY ONTARIO CORP or contract inquiries please call: 866-360-8569 oss Factor of 2.99 % applied to kWh. Adjusted kWh 1076.34

redit on electricity consumed from January 1, 2011

TRANSPORTER OF THE PROPERTY OF	1	***************************************
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033 I dotto to 2.95 % applied to Keen. Adjusted Reen To	,,	U.UT

HYDRO CONSUMPTION HISTORY		WATER CONSUMPTION HISTORY			AMOUNT DUE			
READ DATE	DAYS	CONSUMPTION	KWM/DAY	READ DATE	DAYS	CONSUMPTION	mYDAY	3 2. Proposition and a second sec
Feb 02,12	63	1045.09	16.59		, , ,	#1 U	, don	\$ 108.74
Dec 01,11	59	819.16	13.88					
Oct 03,11	62	950.17	15.33					DUE DATE
Aug 02,11	62	1106.50	17.85					DUEDATE
Jun 01,11	61	874.18	14.33					Mar 07,2012
Apr 01,11	59	1134.63	19.23					
Feb 01,11	62	1337.76	21.58					

Customer Service 1-877-963-6900

8:00 a.m. to 4:30 p.m. (Mon-Fri)

Bill#



PLEASE RETAIN THIS PORTION OF THE BILL FOR YOUR RECORDS. PLEASE BRING THE ENTIRE BILL WHEN PAYING AT OUR OFFICE. E&OE

P8120216.008-1695-000001087



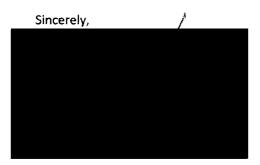
May 23, 2013

To whom it may concern,

1, am writing you to tell you ACN/Planet Energy saved me 26.6% off our electricity rates at my Newmarket location, a savings of roughly \$3600.00 a year.

I encourage you to listen to what Jason Jones and the company has to offer you. Not only can you save yourself money, you can price protect yourself against future increases that the Ontario Government has already announced.

I am sure once γou compare prices, and do some research on rising electricity rates in Ontario, it will make sense for you too.



January 6, 2012

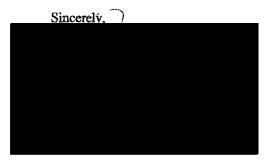
To whom it may concern,

I, am writing you to tell you that ACN/Planet Energy not only saved us almost \$25,000 a year on our Energy costs, but also put us in a position to earn up to a full 10% back as a royalty commission for referring ourselves as a customer to ACN/Planet Energy.

It is important to note that, while the above-mentioned savings and royalty commissions are only for the the process to review & include all of the other

The concept of safe guarding ourselves from future increases the Ontario Government has announced & getting paid on the bills our restaurant has to pay anyway, safely delivered by the same suppliers, just made common sense to us.

I encourage you to listen to what Bill Banham and the company is offering you. I am sure you will agree it will make sense for you too.





1-855-724-4040 myacncanada.ca/energy

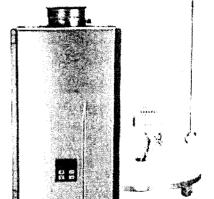


# SAVE ON YOUR MONTHLY ENERGY BILLS.

Get a new water heater from Reliance today.

- No upfront cost.
- 3 months FREE rental
- A new higher-efficiency water heater
- FREE water heater upgrades\*
- FREE standard installation\*
- NO repair costs\*
   Priority Services 24/7

Make the smart choice. Rent your water heater from Reliance and SAVE.





Your water heater is a critical piece of equipment in your home with potential for costly repairs. That's why it's so important to make the smart decision to rent from Reliance.™ In fact, as a result of renting from Reliance, Ontarians like you saved an estimated \$79 million\*\* in water heater repairs last year alone — as well as hours of associated worry and inconvenience.

We have one of the largest selections of water heaters.

We only install reputable, higher efficiency, durable brands so customers will always be comfortable and protected.

IBO ID:		
		******

# Never pay for water heater repairs ever again!

Water heaters have many parts that can break down, adding up to anywhere from \$188 to \$784\*\* in repair costs. With Reliance on your side, you will never pay to repair your water heater\* ever again.

# When you rent from Reliance, you also enjoy:

- New higher efficiency water heaters Conventional Vent, Power Vent, Electric and Tankless
- FREE water heater and standard venting upgrades\*
- No up-front equipment costs\*
- All service, repairs, replacements and upgrades are included in your rental\*
- Live telephone support 24/7/365

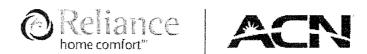
Examples of typical repair costs.	Renting from Reliance	
Replace Ventor	NO CHARGE	\$784 + taxes
Replace Ignitor	NO CHARGE	\$278 + taxes
Replace Gas Valve	NO CHARGE	\$236 + taxes
Replace Diptube	NO CHARGE	\$188 + taxes

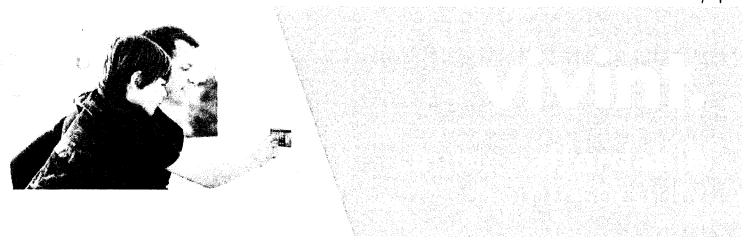
<sup>\*\*</sup> Typical repair costs are based on Reliance's fee guide for service of non-rental equipment. Costs depend on type and capacity of equipment.

# Know the facts.

Nothing says value, efficiency and savings like **Reliance Home Comfort.**™ Especially when you know the truth:

- A new higher efficiency water heater from Reliance will help you save on your monthly energy bills and save the planet, too.
- Your existing water heater will be returned to your existing provider's designated water heater return depot at no charge to you.
- Your rental water heater is transferrable to the next owner should you choose to sell your home.





# MECHIPOLOGY SCRUTTONS FOR SECURITY ENGREDY FORE AND USE.

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# Simplify your life today with this special offer from the leader in security and automation!



# BALMS Defections

- r Joegy Mensoement H
- ar libbo Jamara
- er fledric Özar Lock
- s7 Nideo Survei∏ance
- yr Non-emergensy Aleris

# \$199 Installed

844.887ana.

# ENSESS Street market

- ef Advanced Home Security -
- k i Smart Thampostar
- er Small Appliance Controls
- k" Energy Efficient Light 2.16s

# \$149 Installed

# SECURITY

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- yn Mindo Wilber Senoure
- yr Wotton Detector
- vi Smoke Alarm
- M Alemote Access

# \$99 Installed



# Products and features\*

mosts with mation

**Home Security** 

Go!Control touchscreen panel

Remote access

Window sensors

Door sensors

Key fob

Glass break detector

Motion detector

Smoke alarm

Carbon monoxide alarm

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Energy-efficient bulbs

Lighting controls

Small appliance controls

Video surveillance

Automatic door locks

Non-emergency alerts

Medical pendant

Take to your independent cusiness owner for more information or to profes contact

\*The security equipment available in your package can be completely customized to meet your individual needs.

\*Activation Fee may apply, 42 or 60 Month Monitoring Agreement at a minimum of \$49.99/mo, home ownership, and satisfactory credit history required. Local permit fees and/or sales tax may apply. Services not available in all areas.





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# Tune into your world with ACN Satellite TV

Choose the programming you want to watch from more than 500 digital channels – including IOO+ available in stunning HD.

## Custom Plans for You

Select from a pre-designed package or choose channels a la carte. Build your package around what you love – including sports, movies, children's education, science, history and more – with HD Theme Packs, Premium Movie Packs and Add-ons. The result is television designed around what you want to watch.

# Bring TV to Life with Advanced Equipment

View stunning High Definition television on more than 100 channels with an HD receiver. You can also get the latest PVR and record all your favorite shows – even up to two shows at once – and watch them on your schedule. PVRs even feature on-screen guides to see what's on next.

## Professional Service

All equipment comes with free installation. A professional technician will hook up your equipment to your home theater system and optimize it so you get the best picture possible. They'll even program the universal remote so your favorite programming is at your fingertips.

To learn more and order services, please visit my online store



When you sign up for Bell TV, a child gets fed.



CACN CANADA 2015 BelITV\_Flyer\_RP\_022715



**Essential Services** 

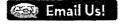
For Your Home For Your Business



Internet

Add To Digital Phone Service Add To Local & Long Distance Support & FAQs





# ACN Standalone High Speed Internet

(provided by Bell, Bell Aliant, Rogers & Videotron)

- . Starting at \$41.99 per month
- Lightning-fast speeds up to 80 Mbps
- 1 year term Commitment
- · Activation fee of \$30 and \$9.99 Shipping & Handling fee

With a variety of speeds to choose from, ACN has the High Speed Internet solution to fit your needs!



# **Select Your Province for Pricing:**

Ontario | Quebec | Atlantic Canada

## Ontario

DSL High Speed Internet (Bell)

Download Speed*	Upload Speed	Price
7 Mbps	1 Mbps	\$46.99/month
10 Mbps	1 Mbps	\$51.99/month
15 Mbps	1 Mbps	\$56,99/month

#### Cable High Speed Internet (Rogers)

Download Speed*	Upload Speed*	Price
10 Mbps	1 Mbps	\$51.00/month
30 Mbps	5 Mbps	\$56.00/month
60 Mbps	10 Mbps	\$66.00/month

# Bundle ACN High Speed Internet + Voice!

- Starting at \$62.99 per month
- No upfront cost when you keep your number
- . Get unlimited calling to 80 landline and mobile destinations throughout the world, including Canada, U.S., India, Mexico and the UK
- Traditional calling features
- · Premium features, including virtual phone numbers and additional lines

Select Your Province for Pricing:
Ontario (DSL | Cable) | Quebec (DSL | Cable) | Alberta & British Columbia (DSL) | Atlantic (DSL)

Price includes modern rental.

For Rogers and Videotron Cable High Speed Internet, ACN recommends purchasing a wireless router if you need a Wi-Fi network or simply to connect multiple devices. ACN recommends the Linksys e1200 wireless router.

\*Up to speeds based on optimal conditions:



<sup>\*</sup>Up to speeds based on optimal conditions
Price includes modern rental
For Rogers and Videotron Cable High Speed Internet, ACN recommends purchasing a
wireless router if you need a Wi-Fi network or simply to connect multiple devices. ACN
recommends the Linksys e1200 wireless router.

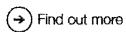
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Restrictions | Important Email Information



Better Customer Rewards.
Save Money. Make Money. Talk About a Win-Win!

Get up to \$40 back in your pocket when you sign up for Standalone High Speed Internet



# Bundle ACN Local & Long Distance Phone Service with High Speed Internet!

## Local & Long Distance Service

- · Starting at \$57.98 per month
- Kentgakowa
- · Traditional local and long distance service
- . Choice of plans to fit your budget including an unlimited calling option
- · Most popular calling features

Restrictions | Important Email Information

Important Information for Existing ACN Local Customers

## Long Distance Service

- . Starting at \$42.99 per month
- Bundle ACN's competitive long distance standalone pricing with your existing phone
- · Calling plans to fit all budgets
- · Available across Canada

Restrictions | Important Email Information

# Photos, Memories and Financial Records - Now More Secure Than Ever with ACN Premium Technical Support!

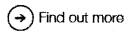
Have virus issues fixed or software questions answered without leaving your home.

- 24/7/365 support for all your computer or table needs including devices that interact with your computer or tablet
- · Maintenance, updates and software installation
- · Removal of pop-ups and viruses to improve computer optimization
- · Anti-virus software with Data Backup software

\*Available in all Canadian provinces except Quebec, English only



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Home Services
Digital Phone Service\*
Local & Long Distance\*
Long Distance
Internet
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Energy Satellite TV Home Security & Automation Technical Support Business Services
Phone Service
Energy
Merchant Services
Security & Automation
Technical Support
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Need Help?
The ACN Product Support website has the answers to all your questions. View frequently asked questions, user guides, product manuals and much more!



**Essential Services** For Your Home

For Your Business



Françals

Digital Phone Service

Phone Adapter

Sign Up

Support & FAQs

My Account



Unlimited calling

in Canada and to more than 80 destinations worldwide

Works with your existing high-speed Internet or bundle with ACN High Speed Internet



2 Ways to Get Started:

Referred by an ACN customer?



LIMITED TIME PROMOTION

The strategy





When Bundling Digital Phone Service with DSL Internet

Customers DETAILS

Alberta & 25% off your first four months British Columbia UP TO A \$90 VALUE!



Essential Services
For Your Home

For Your Business



Français

Wireless



Home Shop Now Support



# TELUS ACN

- Latest and Greatest Devices find the phone that's right for you
- Great Network TELUS has Canada's fastest coast-to-coast 4G network
- Clear and Simple Pricing no extra monthly fees
- Best of the Internet access to the apps and services you love the most

فتتعلنات

Now Available!

# Meet the reimagined Samsung Galaxy S6 & Galaxy S6 edge<sup>™</sup>

Finally, a smartphone that's more than simply beautiful. It's better. The Samsung Galaxy S6 is reinvented from the outside in. Beneath stunning metal and sophisticated glass lies the fastest, most powerful processor ever in a Samsung smartphone.

The best HD display yet brings your life to light - even in sunlight. And the dynamic, ultra-responsive camera captures the true-to-life brilliance of any moment. Every detail Every day.

 Available for customers who activate or renew on a 2 year term with a \$70 monthly spend before lex. Check out the latest devices from TELUS









SHOPNONA

\* Requires 2 year contract. Restrictions may apply.

Home Services
Digital Phone Service\*
Local & Long Distance\*
Long Distance
Internet
Wireless

Energy
Satellite TV
Horne Security & Automation
Technical Support

Business Services
Phone Service
Energy
Merchant Services
Security & Automation
Technical Support
Stand Alone Long Distance

Need Help?
The <u>ACN Product Support</u> website has the answers to all your questions. View frequently asked questions, user guides, product manuals and much more!

\*Eligible for Strive For 5

Customer Rewards Programs

Privacy Policy

Terms & Conditions Acceptable Use Policy

y Site Map

IBO Back Office

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# If We Can't Beat Your Current Rate, We'll Give You a \$100 Visa Gift Card.

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# Simple and streamlined payment acceptance so businesses can...

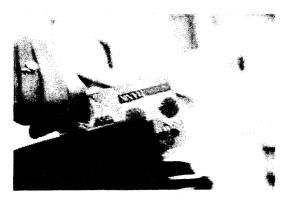
- · Welcome all major payment types, including credit, debit, gift, electronic check and e-commerce payments.
- · Operate in any point-of-sale environment, including storefront, online or mobile.
- Use virtually any point-of-sale terminal, device or system, including the latest smartphone peripherals.

# Low maintenance merchant account featuring...

- · Competitive rates, without hidden fees or confusing terms.
- · Cutting-edge payment products and equipment.
- · Secure, reliable technology platform.
- · Responsive service, knowledgeable support and personalized attention from a single point of contact.

# About Anovia Payments

Founded by industry experts, Anovia Payments delivers a better way to process payments. Our enthusiastic team of payment professionals strive to make payments a positive part of your business experience, and to always add value.



To learn more and order services, please visit my online store:

\*Promotion for Qualified Merchants Only; excludes high risk and national merchants; A merchant statement needs to be provided online with Pricing Request to qualify. Rate is based on the effective rate, the net monthly discount rate paid by the merchant including but not limited to interchange, downgrades and monthly fees. Current statement is defined as within the prior 3 months

# ACN Cond**nues to Move Forward** with Merchant Services

## Cash is No Longer King

Today, consumers around the world demand choice and convenience, particularly when it comes to how they pay for goods and services. That means consumers continue to move away from cash as the preferred payment method, and instead choose electronic payments, such as credit cards, debit cards and electronic checks.

- Globally, the use of credit and debit cards to purchase goods and services increased by 18.5% in 2011.
- Visa and MasterCard purchases accounted for \$70 of every \$100 in global purchase volume in 2011.
- More than 10,000 credit card transactions are made every second around the
  world, totaling more than \$7.5 trillion
  in annual credit card payments at 24
  million locations in more than 200
  countries and territories.
- Traditional payment methods, such as cash and paper check are expected to decline 3 percent each year through 2015 in the U.S.

"We are committed to making sure doing business with us is pleasant, worry-free and always supports the end business goals." – Kevin Jones, Anovia

## Businesses Need Merchant Services to Attract New Customers and Drive Revenue

Accepting credit and debit card payments is a powerful tool for attracting new customers and opening doors to stronger sales, whether businesses are established or just getting started. Customers appreciate the convenience of paying with plastic and tend to spend more when not constrained by cash on hand. For the business owner, electronic payments can save time and money by reducing cash handling and payment reconciliation while reducing vulnerability to theft.

In fact, businesses in all industries benefit from offering customers a range of electronic payments options. Consumers prefer using plastic at a wide range of establishments, such as medical providers, utility companies, apartment complexes, online books and music stores, and even on the go.

## ACN/Anovia Payments Partner to Offer IBOs a Source of New Revenue and Valued Service for Customers

To take advantage of the opportunity presented by electronic payments growth, Anovia Payments is now ACN's single-source partner for merchant services. With flexible, state-of-the-art technology and streamlined processes, IBOs are empowered to focus on building a valuable client portfolio. Anovia will handle the specifics, like pricing, point-of-sale equipment and compliance. IBOs receive a percentage of the merchant services fees that a business is charged each month. Anovia Payments supports:

- All major payment types, such as credit card, debit card, gift card and electronic check;
- Virtually all PCI-compliant, EMV/ NFC point-of-sale terminals, devices and systems, including the latest smartphone enabled peripherals similar to the Square Dongle; and,
- All point-of-sale environments, including payments sent from a phone, computer, or any location at any time.

Anovia's promise? Providing streamlined, customized payments solutions your customers want. Anovia offers:

- A professional sales team with payment industry experience and a winning track record of closing deals;
- Proprietary systems and technology developed based on deep industry expertise that make it easy to do business; and,
- Dedicated account retention specialists to ensure customers experience longterm satisfaction.



# Anovia Payments is ACN's Choice for Payment Solutions

Anovia was created by Kevin Jones and Andy Meadows, two highly respected industry veterans with more than 25 years of experience growing profitable merchant services businesses that deliver stable, secure and efficient electronic payments to customers.

"We are making merchant services simple and affordable by taking the complexity out of our processes and diligently working behind the scenes to help IBOs grow their businesses," said Kevin Jones, President and CEO of Anovia Payments. "Anovia provides accountable service, proactive support and personalized attention from a dedicated team. We are committed to making sure doing business with us is pleasant, worry-free and always supports the end business goals."

"We're excited to partner with the stellar ACN IBO network and have worked hard to create a program that is effortless to sell and provides a new way to build residual income," said Andy Meadows, Executive Vice President of Anovia Payments. "For the IBO, selling merchant services with Anovia is as simple as asking do you accept credit cards?' Leave it to Anovia's expert sales team to answer merchant questions and close merchant deals quickly. We're the pros in payments so the IBO doesn't have to be."

## Expenses Paid Most Often with Credit Cards



Sources: The Credit Examiner, American Banker, Alla Group, the Nilson Report

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You have chosen **Ontario** [denge]

# FAQs - Frequently Asked Questions

#### 1. Who is Planet Energy?

Founded in 2006, Planet Energy started in the business of residential and small commercial energy marketing in British Columbia. Since then, Planet Energy has partnered with ACN and is constantly growing and expanding in to other markets.

Where are you licensed to market natural gas and electricity?Planet Energy is licensed to market natural gas in Manitoba, British Columbia and Ontario as well as electricity in Ontario.

#### 3. Will I be switching utilities?

You will not be switching utilities. Planet Energy is not affiliated with any local utility. Your utility will still bill you and provide you with the same 24 hour emergency service you've received in the past.

#### 4. Who do I receive my billing from?

You will continue to receive one utility bill from your current utility. Planet Energy's charges will appear as line item on your current bill, as your energy supplier.

#### 5. When will this program start?

Your application will go through the application process. Planet Energy must notify your utility of your new program. Once this process is complete it may be up to 90 days before you'll be set up on the program. In certain rare circumstances it may take longer than 90 days.

## 6. What happens if I move before my term ends?

When you move you must contact your utility company with your new address. Once complete, you must notify Planet Energy of your new address via mail or telephone. See our contact page for details. If you move within a territory serviced by Planet Energy your contract may be moved to your new location. If you permanently move, you may cancel your contract without penalty.

## 7. Can I cancel the program if I don't like it?

Within 10 days of signing up with Planet Energy you may cancel your agreement without penalty. Should you wish to cancel your **Natural Gas** program after the 10 day period, you will be subject to early termination charges as set out in your terms and conditions or in regulations. You may cancel your **Electricity** contract, without penalty up to 30 days after you receive your first bill under the contract. After this period electricity customers will be subject to early termination charges as set out in your terms and conditions or in regulations. Please read your terms and conditions for the details.

## 8. Can I sign up if I live in an apartment?

Only the account holder or spouse of the account holder may enter in to a contract with Planet Energy. If your landlord, or property management manager receives the utility bills then you are not eliqible.

# 9. I am currently signed up with another marketer, but I want to sign up with Planet Energy through ACN. What do I do?

If you are currently with another marketer, you may either wait until your contract expires or sign -up with Planet Energy if your contract is less than 90 days away from completion. You will not be

able to sign-up with Planet Energy until your existing contract with the other marketer expires or is canceled. Keep in mind that canceling your contract may require you to pay early termination charges, read your terms and conditions for those details.

## 10. Do I need to install anything to benefit from your programs?

No. Planet Energy purchases the natural gas and electricity on your behalf and we supply it through the existing infrastructure your utility company uses.

11. How much would I be paying if I sign-up with Planet Energy through ACN? Please refer to our Product Guide or For Business pages for up to date information on our current plans.

#### 12. What is a "term"?

A term is the length of your contract with Planet Energy.

13. If I am buying a variable rate plan, how do you know what I am paying? Variable rate programs and programs with variable rate components are not forecasted. The actual price you will be charged on your bill (including your first bill) will vary with market rates. To see what rates for these programs were in previous months, see Historical Rates.

#### 14. What is the Provincial Benefit and Global Adjustment?

As of January 2011, the name of this item was changed from Provincial Benefit (PB) to **Global Adjustment (GA)**. The Global Adjustment can be a credit or a charge to you. It is your share of the difference between the government's regulated and contract prices for electricity paid to certain generators and the market prices they would have received had they not been subject to government regulation or contracts.

If you buy electricity under the Regulated Price Plan, an estimate of this amount is already reflected in the regulated price for electricity set by the OEB, shown on the "Electricity" line of your bill.

If you buy from an electricity retailer such as Planet Energy, the Global Adjustment is not included in the contract price offered by the retailer. It is a separate line item on your utility bill.

## 15. What is the OPG Rebate?

The Ontario Government placed a cap on the amount paid to certain generation facilities owned by Ontario Power Generation (OPG).

An estimate of the OPG Rebate was included in the Regulated Price Plan prices. Consumers that left the Regulated Price Plan and signed a contract with an electricity retailer received the OPG Rebate on a quarterly basis beginning on May 1, 2006 and ending April 31, 2009. The total rebate amount was calculated using only the electricity you used after you left the Regulated Price Plan. The OPG Rebate has now expired and is no longer applicable.

## 16. What is the Gas Cost Adjustment?

Natural gas utilities apply for a quarterly rate adjustment to reflect the difference between what the Utility paid for natural gas and the amounts collected from customers through the Gas Supply Charge. In Ontario, utilities pass the cost to purchase the gas on to consumers, with no markup. The difference is calculated in your new Gas Supply Charge. These quarterly adjustments reduce the risk of large, one-time payments or rebates. When a customer signs up with a marketer, this cost adjustment is no longer applicable.

## 17. Can I switch to a different program?

There are 2 ways to change your program.

- Within 10 days of placing an order, customers fall within the cancellation period. Therefore, customers may cancel their current program and sign up for a new one by calling Planet Energy Customer Service at 1-866-360-3193.
- 2. After the 10 day cancellation period, customers may switch from a less fixed to a more fixed product (ie. Market Tracker to Sleep Easy or Stability, or from Sleep Easy to Stability), any time by calling Planet Energy Customer Service at 1-866-360-3193. Your existing contract will be cancelled without penalty and you will be required to re-enroll in a new term contract.

# 18. What is the difference between the Market Tracker Variable Rate and the Sleep Easy Variable Rate?

When we refer to the Sleep Easy Variable Rate, it is only 50% of the Market Tracker Variable Rate, as only half of the Sleep Easy Rate is variable. The other half of the Sleep Easy rate is the fixed price indicated in the price description.

#### 19. What would I be paying for the variable rate programs?

The Market Tracker Variable Rate and the Sleep Easy Variable Rate component change on a monthly basis\*. For electricity, the variable rates change daily and will vary slightly between the different municipal electric utilities. Your particular electricity variable rate will depend on your meter reading or billing cycle and your particular municipal electric utility (for example Toronto Hydro, London Hydro, etc.). For detailed rates see the Planet Energy Historical Rates.

\* The rates for the previous month will be posted in the Historical Rates document no earlier than the 25th of the current month.

### 20. What are Disclosure Statements and Price Comparisons?

As of January 1<sup>st</sup>, 2011 the Ontario Energy Board requires that energy retailers, such as Planet Energy provide every customer a Disclosure Statement pertaining to the product they are interested in to ensure all consumers are provided with basic information about electricity and natural gas contracts and their rights.

In addition to the Disclosure Statements, each customer must also be provided a separate sheet comparing the contract price that you are being offered with the price currently charged by your utility. It is important to note that your utility price will change quarterly for natural gas and semi-annually for electricity, whereas your Planet Energy price, or a portion thereof may be fixed for the entire term of your contract.

#### 21. What are balancing costs?

In order to provide our customers with a stable price for electricity or natural gas, Planet Energy must estimate our customers' usage patterns over the term of their multi-year agreements, and procure energy in advance to meet their needs. Despite best efforts to predict customer usage, energy usage is highly volatile. When customer usage greatly exceeds or falls short of what was estimated, Planet can incur significant financial costs to procure additional energy at high market rates, or by selling off excess energy at a financial loss.

In such circumstances Planet may add a temporary premium to the price we charge our customers in order to recover these costs and in some circumstances, we may even apply a credit. Planet is committed to making every effort to minimize this premium over the term of your agreement. We use several methods to minimize your balancing costs, including but not limited to:

- Crediting to customers any financial benefit we receive due to volume imbalances. This means that if Planet is making additional money due to our customers' over- or under-consumption, we pass those savings directly on to you!
- Pooling together the volume imbalances of all our customers, thus minimizing the cost of any
  individual customer's volume imbalance. This means that you will only ever have to pay a small
  share of the total balancing costs of our entire customer base, regardless of how much your
  individual usage differs from your historical usage patterns.

Home | Privacy Policy | Terms & Conditions | Historical Rates | Water Heaters

Disclosure Statements & Price Comparisons - English | Disclosure Statements - Other Languages | Ontario Energy Board | Contact Us

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January 6, 2012

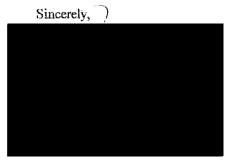
To whom it may concern,

I, am writing you to tell you that ACN/Planet Energy not only saved us almost \$25,000 a year on our Energy costs, but also put us in a position to earn up to a full 10% back as a royalty commission for referring ourselves as a customer to ACN/Planet Energy.

It is important to note that, while the above-mentioned savings and royalty commissions are only for the the savings are process to review & include all of the other

The concept of safe guarding ourselves from future increases the Ontario Government has announced & getting paid on the bills our restaurant has to pay anyway, safely delivered by the same suppliers, just made common sense to us.

I encourage you to listen to what Bill Banham and the company is offering you. I am sure you will agree it will make sense for you too.



**IN THE MATTER OF** the *Ontario Energy Board Act, 1998*, S.O. 1998, c. 15, Schedule B) (the "**Act**");

**AND IN THE MATTER OF** a Notice of Intention to Make an Order for Compliance and Payment of an Administrative Penalty against Planet Energy (Ontario) Corp. (ER-2011-0409) (GM-2013-0269).

## **ONTARIO ENERGY BOARD**

# SECOND SUPPLEMENTARY MOTION RECORD

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